

**Information to identify the case:**

Debtor 1	<b>Carmela S Ameduri</b>	Social Security number or ITIN	xxx-xx-4465
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-33292-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmela S Ameduri

2/7/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carmela S Ameduri  
Debtor

Case No. 17-33292-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 07, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Carmela S Ameduri, 504 Commons At Kingswood Station, East Brunswick, NJ 08816-5212
517182381	+ Amex/ Macys, Correspondence, Po Box 981540, El Paso, TX 79998-1540

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 07 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517354259	Email/PDF: bncnotices@becket-lee.com	Feb 07 2023 21:05:45	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517182380	+ Email/PDF: bncnotices@becket-lee.com	Feb 07 2023 21:05:45	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517182382	+ EDI: CITICORP.COM	Feb 08 2023 01:44:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
517182384	+ EDI: CITICORP.COM	Feb 08 2023 01:44:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517255018	EDI: CRFRSTNA.COM	Feb 08 2023 01:44:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517182385	+ EDI: CRFRSTNA.COM	Feb 08 2023 01:44:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517182387	+ EDI: CITICORP.COM	Feb 08 2023 01:44:00	Macys, PO Box 9001094, Louisville, KY 40290
517182388	+ EDI: CITICORP.COM	Feb 08 2023 01:44:00	Macys/fdsb, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517331018	EDI: Q3G.COM	Feb 08 2023 01:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517319299	EDI: Q3G.COM	Feb 08 2023 01:44:00	Federated Department Stores Inc, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517182386	+ EDI: CRFRSTNA.COM	Feb 08 2023 01:44:00	Firestone, PO Box 81315, Cleveland, OH 44181-0315
517182383	EDI: JPMORGANCHASE	Feb 08 2023 01:44:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517391087	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2023 21:05:43	LVNV Funding, LLC its successors and assigns

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			as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517340388	EDI: PRA.COM	Feb 08 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517386612	EDI: Q3G.COM	Feb 08 2023 01:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517184326	+ EDI: RMSC.COM	Feb 08 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517182390	+ EDI: RMSC.COM	Feb 08 2023 01:44:00	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517182391	+ EDI: RMSC.COM	Feb 08 2023 01:44:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517401096	+ Email/Text: bncmail@w-legal.com	Feb 07 2023 20:56:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
517182393	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 07 2023 20:56:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517182392	+ EDI: WTRRN BANK.COM	Feb 08 2023 01:44:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517229379	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 07 2023 20:55:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517629973	Email/PDF: bncnotices@becket-lee.com	Feb 07 2023 21:05:45	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517182389		Parlin Dupont Efcu

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Feb 07, 2023

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Total Noticed: 27

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Carmela S Ameduri r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4